

1099-C Instructions for Debtor

bacause a Federal Government agency of an applicable brancks. discharged fearcased or lorgiven) u debt you ewee, or because an Monthly to design interpretenting the factors of torgething to be a discharge of a debt of a sound for more if a continuous to be a discharge of a debt of a sound for more if a continuous to be a discharge of a debt of a asco or more, a constant as exempting a day yet rawer, yet are required to include the discharged arright la your income, even it it is less than \$500, or the "Other Income" line of your Ferm 100. However, you may not have to house all of the canceed cast to your income. There are exceptions and exclusions, such as Lashkuptay and insolvency. See Polis 4631, available at IRS.gov. for more data's. If an electificable event has occurred but the det res not actually leven discharged, then include any discharged debt year han it is actually discharged, unless an emeption or exclusi in your facous in the

ecyales to you in that Debtor's countilies on number, For your protection, this form may show any the last for digits of your social socially number (SSN), includes taxpayer dentification number (FIN), subplies taxpayer dentification number (ATM), or employer identification number (ERI). However, the credition has reported your complete identification number to the IPS.

Account number. May show an account or office unique number the creditor assigned to utiest identificate event occurred or, at the crostor's

Box 1. Shows the date the o on, the delect an actual discharge that occurred before an kreaffable ovent. See the code in box \$ moust of dest either actually or decimed discharged. Note: if you

to not agree with the amount, contact your creditor,

Box 3. Shows intelest if included in the debt reported in took 2. See Pub. 4681 to see if

you must include the interest in prose income.

Box 4, Stoves a description of the debt. If box 7 is completed, box 4 also shows a

rescaption of the property.

Box 5. Shows whether you were personally table for repayment of the debt when the dobt was arouted or, if modified, at this time of the fast modification. See Pub. 4531 "so reporting instructions.

Rox 6. Shous the reason your credite that which the tom. The codes in the box are used the reason your credite that which the tom. The codes in the box are used the reason your credit. G-Statute of Timitations or expiration of deficiency parioti; D-Foreclosure election; E-Debt relief from protests or similar processing F-By agreement, G-Certaion or pubby to discontinue cusedien; H-Excitation, of neopayment todang period; or I disser actual discharge baiore identifiable Event.

Box 7. II, in the sense coloreder year, a toroclosure or absocrament of property occu in connection with the executation of the deat, the fall market value (FMV) of the or connection with the constituent of the second of the form to specific form to specify will be shown, or you will recover a separate form to specific formally, the gross functionary of price is considered to be the FATV. For an elandermost or voluntary conveyance in lists of foredosure, the FMV is generally the appraised value of the property. You may have because or loss because of the acquisities or abandoment. See Pub. 4881 for information should loss document of the acquisities or abandoment. See Pub. 4881 for information should loss document and observations. If the property was your main home, sao Pub. 523 lo ligure eny laxable gain or ordinary income.

Future developments. For the latest information about developments raised to Form 1008-C and its instructions, such as legislation enacted after they were outsisted. go to warmins, gov. Renn 1099c.



CAPITAL ONE N.A. PO BOX 30249 SALT LAKE CITY UT 84130-0249

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For questions please call: 1-800-946-0332



CREDITOR'S name, street indiress, thy or town, state or enviring, country, ZIP or foreign postal code, and telephone no. CAPITAL ONE N.A. PO BOX 30249 SALT LAKE CITY, UT 84130-0249		2 Amount of dabt decharged \$3,651.33	OMB No. 1545-1424 2016 Form 1099-C	Cancellation of Debt	
CREDITOR'S laddral identification number 72-0210640 DEBTOR'S name, ettent address, city or town, state or province, country, and ZIP or foreign postal code Account number (see instructions)		4 Onto distription AUTO LOAN CANCEL DEBT 5 If checked, the debtor was parametry liable for repayment of the debt		Copy B For Debtor This is important tax information and is being furnished to the internal flavenus Service. If you are required to file a roturn, a negligonce	
				[]	results from this transaction and the IRS determines that it has
		6 Identifiable avant code	7 Februarkal Velus of property		not been reported.

1099-C Instructions for Debtor

You received this form because a Faderal Government agency or an appRoable financial antity (a creditor) has discharged (centered or forgiven) a debt you award, or because an Identifiable event has accumed that either is or is deemed to be a cleaharge of a debt of 5000 or more. If a creditor has discharged a debt you owned, you are required to include the discharged amount in your income, even if it is seen than \$800, on the "Other Income" line of your Form (040, Hawavar, you may not have to include all of the canceled dobt in your income. There are exceptions and exclusions, such as bankruptay and insolvency. See Pob. 4681, available at IRS.gov, for more details, if an identifiable event has occurred but the debt has not ectually been discharged. Itsen include any discharges debt In your income to the your that it is saturally discharged, unless an exception or exclusion applica to you in that year.

Debtor's identification number. For your projection, this form may show only the last four cligits of your social security number (SSN), individual texpayor identification number (ITIN), edoption texpayor identification number (ATIN), or employer identification rumber (EIN). ever, the craditor has reported your complete Idantilication number to the IRS. Account number. May show an account or other unique number the creditor assigned to diatinguish your encount.

Box 1, Shows the date the eastest identifiable event occurred or, at the creditor's discretion, the date of an actual discharge that occurred before an Idantifiable oveni. See the code in box 6.

Box 2. Shows the amount of debt either actually or dramed dischargeri. Note: If you

do not agree with the smount, contact your creditor. Box 3, Shown interest if included in the debt reported in box 2. See Pub. 1001 to see it you must include the interest in gross income.

Box 4. Shows a description of the debt. If box 7 is completed, box 4 elec shows a description of the property.

Box 6. Shows whather you were personally liable for repayment of the debt when the debt was created or. If modified, at the time of the host modification. She Pub. 4601 for

Box B. Shows live regain your cruditor has that this torm. The codes in this box are desolbed in more detail in Pub. 4601. A Bankruptcy; B-Other judicial dobt relief; C-Statute of Emitorions or explinition of deficiency period; [In-Forectosum election; E-Dock rollet from probate or similer proceading; F-By agreement; G-Decision or policy to discontinue collection; I-I-Expiration of neophymont testing period; or I-Criner actual discharge before identifiable event.

Box 7. If, in the same calendar year, a foreclosure or abandonment of property occurred in connection with the cancellation of the debt, the fair merket value (FMV) of the property will be shown, or you will receive a saparate Form 10x0-A. Generally, the gross toraclosum bid price (a considered to be the EMV. For an abendonment or voluntary conveyance in linu of toraclosure, the EMV is generally the appreciated value of the proc You may have income or loss because of the acquisition or abandonment. See Pub. 4681 for information shout torredosures and absortionments. If the property was your main tar information export forescenings and approximation in the property was your home, see Pub, 523 to figure any toxable gelin or ordinary income. Future developments. For the latest information about developments related to Form

1099-C and its instructions, such as legislation chected after they were published. go to www.ha.gov/lognet 0896.